

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

RAMON RIVERA TORRES  
ANA M RIVERA  
DEBTOR(S)

CASE 10-09829-SEK  
CHAPTER 13

**TRUSTEE'S REPORT ON CONFIRMATION**

1. A meeting of creditors pursuant to Section 341 was held on **November 23, 2010**. The meeting was (was not) duly attended by debtor(s) and their attorney.
2. The liquidation value of the estate has been determined to be: \$375 (PV: \$435)
3. With respect to the attached payment plan:

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AMENDED PLAN DATE: December 08, 2010 PLAN BASE: \$48,000.00

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TRUSTEE'S COMMENTS AND RECOMENDATIONS DATED: 12/21/2010

FAVORABLE

UNFAVORABLE

1.  FEASIBILITY 11 USC § 1325(a)(6):
2.  INSUFFICIENTLY FUNDED § 1325(b) :  
To pay Candel Coop: co-debtor debt.
3.  UNFAIR DISCRIMINATION § 1322(b):
4.  FAILS LIQUIDATION VALUE TEST § 1325(a)(4):  
Fails Liquidation Value
5.  FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):
6.  DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):  
Candel Coop: Surrender Shares
7.  OTHER:  
Amend sch. B and C: docket #18 is empty. Trustee hereby closed meeting of Creditors. Need to provide insurance quote.

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

Atty Fee:\$3,000.00 /\$186.00/\$2,814.00

/s/ Rosamar García Fontán

Atty: JOSE PRIETO CARBALLO

Rosamar García Fontán

USDC # 221004

For:

**ALEJANDRO OLIVERAS RIVERA**  
Chapter 13 Trustee  
PO Box 9024062, Old San Juan Station  
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